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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/325,536	06/04/1999	KEVIN BOYLE	47004.000040	2934

21967 7590 06/21/2002

HUNTON & WILLIAMS
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
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WASHINGTON, DC 20006-1109

EXAMINER

THOMPSON JR, FOREST

ART UNIT

PAPER NUMBER

3625

DATE MAILED: 06/21/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Interview Summary	Application No. 09/325,536	Applicant(s) BOYLE ET AL.
	Examiner Forest O. Thompson Jr.	Art Unit 3625

All participants (applicant, applicant's representative, PTO personnel):

(1) Forest O. Thompson Jr. (3) Dave Milligan (202-955-1687).

(2) Wynn Coggins. (4) Steve Schreiner.

Date of Interview: 11 June 2002. (5) Jeff Smith

Type: a) Telephonic b) Video Conference
c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.
If Yes, brief description: See Continuation Sheet.

Claim(s) discussed: all.

Identification of prior art discussed: all, identified in last rejection

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) It is not necessary for applicant to provide a separate record of the substance of the interview(if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an attachment to a signed Office action.

(next page)
Examiner's signature, if required

Continuation of Exhibit shown or demonstration conducted, If Yes, brief description:

claim language vs identical prior art

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Mrs. Milligan / Schreier presented explanation of their claim and how they distinguished over prior art. We preidentified some areas of claims that needed more definition. Mr. Milligan will revise claims and submit an amendment. Mr. Thompson will research credit card operations on auto-payments versus payments.

lw

WYNN W. COGGINS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

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Au 3625'
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